

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: CHRISTOPHER J. CAVALIER	§	Case No. 1:18-bk-03303
MARAGARET A. CAVALIER	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/06/2018.
- 2) The plan was confirmed on 08/29/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 10/12/2020, 11/06/2020.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 06/11/2025.
- 6) Number of months from filing or conversion to last payment: 82.
- 7) Number of months case was pending: 84.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,989.00.
- 10) Amount of unsecured claims discharged without full payment: \$17,257.12.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 40,797.00	
Less amount refunded to debtor(s)	\$ 389.70	
NET RECEIPTS		\$ 40,407.30

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,898.62	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 7,398.62
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CHAD J JULIUS ESQUIRE	Lgl	0.00	NA	NA	4,500.00	0.00
FORD MOTOR CREDIT CORP.	Uns	20,544.00	5,016.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	1,250.00	1,292.38	1,286.54	1,286.54	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	1,292.38	5.84	5.84	0.00
RECEIVABLES MANAGEMENT	Uns	175.00	182.44	182.44	182.44	0.00
MEMBER FIRST FED. CREDIT	Sec	6,866.00	6,570.07	0.00	0.00	0.00
MEMBER FIRST FED. CREDIT	Uns	1,000.00	1,000.00	1,000.00	1,000.00	0.00
MEMBER FIRST FED. CREDIT	Uns	0.00	7,592.15	7,592.15	7,592.15	0.00
CAPITAL ONE BANK	Uns	2,525.00	2,533.96	2,533.96	2,533.96	0.00
BECKET & LEE	Uns	879.00	916.98	916.98	916.98	0.00
RESURGENT CAPITAL SERVICES	Uns	300.00	360.39	360.39	360.39	0.00
NAVIENT SOLUTIONS INC	Uns	15,936.00	15,275.82	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,257.00	2,260.61	2,260.61	2,260.61	0.00
QUANTUM3 GROUP, LLC	Uns	1,613.00	1,583.98	1,583.98	1,583.98	0.00
SHELLPOINT MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
SHELLPOINT MORTGAGE	Sec	269,531.00	272,760.26	9,171.38	9,171.38	0.00
SHELLPOINT MORTGAGE	Sec	0.00	272,760.26	6,114.41	6,114.41	0.00
BUREAU OF ACCOUNT	Uns	107.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BUREAU OF ACCOUNT	Uns	336.00	NA	NA	0.00	0.00
CHASE CARD	Uns	2,414.00	NA	NA	0.00	0.00
COMPUTER CREDIT, INC	Uns	443.00	NA	NA	0.00	0.00
CP/BONTON	Uns	969.00	NA	NA	0.00	0.00
CRUMAY PARNES ASSOCIATES, INC	Uns	317.91	NA	NA	0.00	0.00
DR. KEARN & ASSOCIATES	Uns	360.00	NA	NA	0.00	0.00
GENISYS CREDIT UNION	Uns	2,000.00	NA	NA	0.00	0.00
GENISYS CREDIT UNION	Uns	912.00	NA	NA	0.00	0.00
HOLY SPIRIT HOSPITAL	Uns	1,096.00	NA	NA	0.00	0.00
MEMBER 1ST F C U	Uns	7,604.00	NA	NA	0.00	0.00
PINNACLE HEALTH	Uns	61.00	NA	NA	0.00	0.00
PINNACLE HEALTH HOSPITALS	Uns	2,621.26	NA	NA	0.00	0.00
RIVERSIDE ANESTHESIA	Uns	144.30	NA	NA	0.00	0.00
SYNCB/ CAR CARE SYN CAR CRE	Uns	563.00	NA	NA	0.00	0.00
SYNCB/WOLF FURTNITURE	Uns	4,553.00	NA	NA	0.00	0.00
UPMC PINNACLE-HARRISBURG	Uns	443.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 15,285.79	\$ 15,285.79	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 15,285.79	\$ 15,285.79	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,286.54	\$ 1,286.54	\$ 0.00
TOTAL PRIORITY:	\$ 1,286.54	\$ 1,286.54	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 16,436.35	\$ 16,436.35	\$ 0.00

Disbursements:

Expenses of Administration	\$ 7,398.62	
Disbursements to Creditors	\$ 33,008.68	
TOTAL DISBURSEMENTS:		\$ 40,407.30

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/14/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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